

*Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571*

December 4, 2024

US Bankruptcy Court  
Foley Federal Building & U.S. Courthouse  
ATTN: Clerk of the Court  
300 Las Vegas Blvd, South  
Las Vegas, Nevada 89101

RE: NOTICE OF REDACTION, Proof of Interest Form & Supporting Documents

CASE NO: 24-50792

To: Clerk of the Court,

My name is Gregory Balnoschan and I hereby submit this NOTICE OF REDACTION for PROOF OF INTEREST FORM and SUPPORTING DOCUMENTATION in the matter of Meta Materials Inc., Case Number 24-50792. Per instructions by The Honorable Hillary L. Barnes, United States Bankruptcy Judge, and out of an abundance of concern for misuse of my personal information, I request all but the last four (4) digits of my account numbers be redacted from my Proof of Interest form and supporting documentation.

Per instructions, I have included with this filing an unredacted and redacted version of the POI form and all supporting documentation and a personal check for the \$28 processing fee.

Thank you for your consideration in this matter.



Gregory Balnoschan  
4715 Mesquite Meadow LN  
Katy, TX 77494-3235

Gbalno00@gmail.com

Dear Christina W. Lavato, Trustee

December 4, 2024

Gregory Balnoschan  
4715 Mesquite Meadow Ln  
Katy, TX 77494

Subject: Meta Materials Inc. Bankruptcy – Proof of Interest  
CASE NUMBER: 24-50792

Please find in package enclosed the following documentation in support of my Proof of Interest as an Investor in Meta Materials and Please note that there is both a UNREDACTED COPY and a REDACTED COPY of each document and a copy for acknowledgement/return receipt.

- Signed NVB 3001 Form – Case # 24-50792
- Signed NVB 3001 Form -- Case # 24-50792- REDACTED COPY
- Exhibit 1A: Detailed purchase data For **ETRADE Self-Direct Brokerage Account** (represents share count after 100:1 reverse split 1/29/2024) including amount of loss.
- Exhibit 1B: Detailed purchase data For **ETRADE Self-Direct Brokerage Account** (represents share count after 100:1 reverse split 1/29/2024) including amount of loss with Account # REDACTED Except for last 4 Digits of Account Number.
- Exhibit 2A: **ETRADE Self-Direct Brokerage Account** Dated 12/31/2023 statement showing details of 25,523 shares owned at a cost of \$42,061.86
- Exhibit 2B: **ETRADE Self-Direct Brokerage Account** Dated 12/31/2023 statement showing details of 25,523 shares owned at a cost of \$42,061.86 with Account # REDACTED Except for last 4 Digits of Account Number.
- Exhibit 3A: **ETRADE Self-Direct Brokerage Account** Dated 1/31/2024 statement showing details of 256 shares owned at a cost of \$42,061.86 post the 100:1 Reverse Split on 1/29/2024
- Exhibit 3B: **ETRADE Self-Direct Brokerage Account** Dated 1/31/2024 statement showing details of 256 shares owned at a cost of \$42,061.86 post the 100:1 Reverse Split on 1/29/2024 with Account # REDACTED Except for Last 4 Digits of Account Number.
- Exhibit 4A: **ETRADE Self-Direct Brokerage Account** Dated 9/30/2024 showing details of 256 shares owned at a cost of \$42,061.86 post the 100:1 Reverse Split on 1/29/2024
- Exhibit 4B: **ETRADE Self-Direct Brokerage Account** Dated 9/30/2024 showing details of 256 shares owned at a cost of \$42,061.86 post the 100:1 Reverse Split on 1/29/2024 with Account Number REDACTED Except for Last 4 Digits of Account Number.
- Notice of Redaction
- Personal Check in the amount of \$28.00 for processing the Notice of Redaction.
- Self-Addressed, stamped envelope for acknowledgment / return receipt

Please advise if you have any questions or need any further information. My contact details are shown below and on the NVB 3001 form.

Regards,

  
Gregory Balnoschan  
[Gbalno00@gmail.com](mailto:Gbalno00@gmail.com)  
614-562-9574

## EXHIBIT 1B

Account Summary  
 Self-Directed Brokerage Account  
 8565-201  
 Account  
 Net Account Value 220.17  
 Joint -8565

GREGORY A BALNOSCHAN &  
 CARLA D BALNOSCHAN TEN COM  
 Total Gain \$ -42046.24  
 Total Gain % -99.96  
 Day's Gain L Day's Gain Unr Available For Withdr Cash Purchasing Power 204.55

## View Summary - Performance

Symbol	Last Price \$	Change \$	Change %	Day's Gain \$	Qty #	Price Paid \$	Total Gain \$	Total Gain % Value \$
MMATQ (MMAT)	0.061	0	0	0	256	164.30414	-42046.2438	-99.9629 15.616
06/18/2021	0.061	0	0	0	11.033	1280.13958	-14123.107	-99.9952 0.673
06/28/2021	0.061	0	0	0	6.871	822.97773	-5654.2609	-99.9926 0.4191
07/28/2021	0.061	0	0	0	10.03	340.52841	-3414.8882	-99.9821 0.6118
10/04/2021	0.061	0	0	0	7.121	510.4901	-3634.7656	-99.9881 0.4344
02/24/2022	0.061	0	0	0	18.456	174.37906	-3217.2142	-99.965 1.1258
02/25/2022	0.061	0	0	0	11.184	179.45279	-2006.3178	-99.966 0.6822
03/04/2022	0.061	0	0	0	2.016	148.39782	-299.047	-99.9589 0.123
03/18/2022	0.061	0	0	0	1.083	189.47368	-205.1339	-99.9678 0.0661
03/25/2022	0.061	0	0	0	1.103	189.48323	-208.9327	-99.9678 0.0673
04/01/2022	0.061	0	0	0	1.354	164.2836	-222.3574	-99.9629 0.0826
04/08/2022	0.061	0	0	0	1.515	151.49835	-229.4276	-99.9597 0.0924
04/22/2022	0.061	0	0	0	5.667	127.61602	-722.8543	-99.9522 0.3457
05/11/2022	0.061	0	0	0	1.013	117.15696	-118.6182	-99.9479 0.0618
10/31/2022	0.061	0	0	0	24.744	101.69496	-2514.8306	-99.94 1.5094
10/31/2022	0.061	0	0	0	14.293	110.66606	-1580.8781	-99.9449 0.8719
11/03/2022	0.061	0	0	0	0.301	131.06312	-39.4316	-99.9535 0.0184
02/09/2023	0.061	0	0	0	5.066	90.71259	-459.241	-99.9328 0.309
02/28/2023	0.061	0	0	0	3.059	66.80288	-204.1634	-99.9087 0.1866
03/08/2023	0.061	0	0	0	8.676	57.70977	-500.1608	-99.8943 0.5292
03/16/2023	0.061	0	0	0	19.458	51.34649	-997.9131	-99.8812 1.1869
04/20/2023	0.061	0	0	0	51.455	19.42124	-996.1813	-99.6859 3.1388
07/26/2023	0.061	0	0	0	23.922	20.9368	-499.3908	-99.7086 1.4592
12/04/2023	0.061	0	0	0	26.58	7.47743	-197.1286	-99.1842 1.6214
CASH								204.55
TOTAL					256	42061.86	-42046.24	-99.96 220.17

EXHIBIT 2B

CLIENT STATEMENT | For the Period October 1 - December 31, 2023



STATEMENT FOR:

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

Beginning Total Value (as of 10/1/23)  
Ending Total Value (as of 12/31/23)  
*Includes Accrued Interest*

\$5,048.07  
\$1,687.06

Access Your Account Online At  
[www.etrade.com](http://www.etrade.com) or call 800-387-2331

Morgan Stanley Smith Barney LLC. Member SIPC.  
E\*TRADE is a business of Morgan Stanley.

#BWNJGWM

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
4715 MESQUITE MEADOW LN  
KATY TX 77494

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD



**EXHIBIT 2B**

CLIENT STATEMENT | For the Period October 1- December 31, 2023

## Expanded Disclosures

Expanded Disclosures, which apply to all statements we send to you, are provided with your first statement and thereafter twice a year.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

### Senior Investor Helpline

Senior investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

### Account Valuation

Account values are computed by adding (1) the market value of all priced positions, (2) valuations utilizing industry service providers and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to [www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html](http://www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html).

### Additional Retirement Account Information

Tax-qualified account contributions are subject to IRS eligibility rules

and regulations. The Contributions and Distributions information in this statement reflects information for a particular account, without reference to any other account, and is based on information provided by you. The deductibility of an individual contribution depends upon your Modified Adjusted Gross Income and coverage by a retirement plan at work. Check with your tax advisor to verify how much you can contribute, if the contribution will be tax deductible, and if special rules apply. The information included in this statement is not intended to constitute tax, legal or accounting advice. Contact us if any of this information is incorrect.

### Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

### Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

### Tax Reporting

Under Federal income tax law, we are required to report gross proceeds of sales (including short sales) on Form 1099-B by March 15 of the year following the calendar year of the transaction for reportable (i.e., non-retirement) accounts. For sales of certain securities acquired on or after January 1, 2011 (or applicable date for the type of security) we are also required to report cost basis and holding period. Under IRS regulations, if you have not provided us with a certification of either U.S. or foreign status on applicable Form W-9 or W-8, your accounts may be subject to either 24% back-up withholding or 30% nonresident alien withholding on payments made to your accounts.

### Investment Objectives

The following is an explanation of the investment objective alternatives applicable to your account(s): Income - for investors seeking regular income with low to moderate risk to principal; Capital Appreciation - for investors seeking capital appreciation with moderate to high risk to principal; Aggressive Income - for investors seeking higher returns either as growth or as income with greater risk to principal; Speculation - for

investors seeking high profits or quick returns with considerable possibility of losing most or all of their investment.

### Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

**Important Information if You are a Margin Customer**(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If you have a margin account, as permitted by law, we may use certain securities in your account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

### Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

### Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

### Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or

CONTINUED

**EXHIBIT 2B**
**CLIENT STATEMENT** | For the Period October 1- December 31, 2023

**Expanded Disclosures (CONTINUED)**

temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be available for purchases, withdrawals, check writing or ATM debits. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

**Notice Regarding Global Investment Manager Analysis**

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

**Pricing of Securities**

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

**Important Information About Auction Rate Securities**

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

**Structured Investments Risks and Considerations**

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured

Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on the risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at [www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts). For information on risks specific to your Structured Investments, contact us.

**Security Measures**

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

**SIPC Protection**

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

**Certain Assets Not Held Here**

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain assets on this statement solely as a service to you and are not responsible for information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods. In the case of networked mutual funds, we perform all year-end tax reporting.

**Total Income**

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on your behalf and credit to your account(s) during the calendar year. We report dividend distributions and taxable bond interest credited to your account to the

IRS. The totals we report may differ from those indicated as "This Year" figures on the last statement for the calendar year. Only information on Forms 1099 should be used for tax reporting. In the case of Corporations, Real Estate Investment Trusts (REITs), Master Limited Partnerships, Regulated Investment Companies and Unit Investment Trusts, some sponsors may reclassify the distribution to a different tax type for year-end reporting.

**Transaction Dates and Conditions**

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

**Tax and Legal Disclosure**

We do not provide legal or tax advice. Please consult your own tax advisor.

Revised 11/2022



**CLIENT STATEMENT** | For the Period October 1- December 31, 2023

## Account Summary

Self-Directed Brokerage Account  
[REDACTED] 5-201

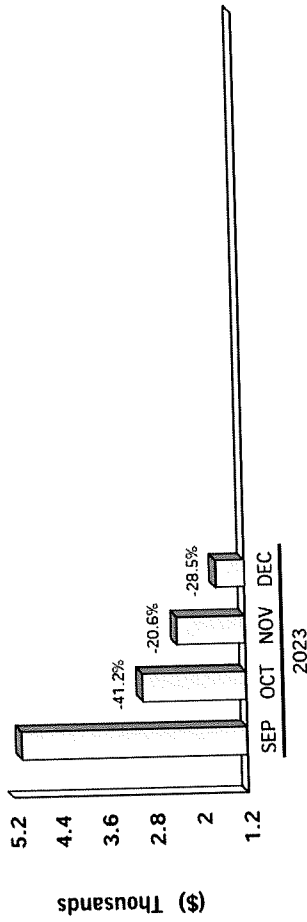
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

### CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
<b>TOTAL BEGINNING VALUE</b>	<b>\$5,048.07</b>	<b>—</b>
Credits	—	201.28
Debits	—	—
Security Transfers	—	5,567.29
<b>Net Credits/Debits/Transfers</b>	<b>—</b>	<b>\$5,768.57</b>
<b>Change in Value</b>	<b>(3,361.01)</b>	<b>(4,081.51)</b>
<b>TOTAL ENDING VALUE</b>	<b>\$1,687.06</b>	<b>\$1,687.06</b>

### MARKET VALUE OVER TIME

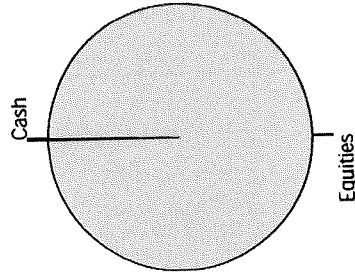
The below chart displays the most recent thirteen months of Market Value.



The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)			
	Market Value	Percentage	
Cash	\$2.54	0.15	
Equities	1,684.52	99.85	
<b>TOTAL VALUE</b>	<b>\$1,687.06</b>	<b>100.00%</b>	

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



**EXHIBIT 2B**

CLIENT STATEMENT | For the Period October 1- December 31, 2023

**EXTRADE**  
from Morgan Stanley

Page 5 of 10

Self-Directed Brokerage Account  
5-201  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

## Account Summary

## BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 9/30/23)	This Period (as of 12/31/23)
Cash, BDP, MMFs	\$201.28	\$2.54
Stocks	4,846.79	1,684.52
<b>Total Assets</b>	<b>\$5,048.07</b>	<b>\$1,687.06</b>
<b>Total Liabilities (outstanding balance)</b>	<b>—</b>	<b>—</b>
<b>TOTAL VALUE</b>	<b>\$5,048.07</b>	<b>\$1,687.06</b>

## INCOME AND DISTRIBUTION SUMMARY

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
Interest	\$0.01	\$0.01
<b>Income And Distributions</b>	<b>\$0.01</b>	<b>\$0.01</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$0.01</b>	<b>\$0.01</b>

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

## CASH FLOW

	This Period (10/1/23-12/31/23)	This Year (1/1/23-12/31/23)
<b>OPENING CASH, BDP, MMFs</b>	<b>\$201.28</b>	<b>—</b>
Purchases	(198.75)	(198.75)
Income and Distributions	0.01	0.01
<b>Total Investment Related Activity</b>	<b>\$(198.74)</b>	<b>\$(198.74)</b>
Other Credits	—	201.28
<b>Total Cash Related Activity</b>	<b>—</b>	<b>\$201.28</b>
<b>Total Card/Check Activity</b>	<b>—</b>	<b>—</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$2.54</b>	<b>\$2.54</b>

## GAIN/(LOSS) SUMMARY

	Realized This Period (10/1/23-12/31/23)	Realized This Year (1/1/23-12/31/23)	Unrealized Inception to Date (as of 12/31/23)
Short-Term (Loss)	—	—	\$(2,953.13)
Long-Term (Loss)	—	—	(37,424.20)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>\$(40,377.33)</b>

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit [www.etrade.com](http://www.etrade.com).

EXTRADE

from Morgan Stanley

Page 6 of 10

EXHIBIT 2B

CLIENT STATEMENT | For the Period October 1 - December 31, 2023

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

Account Detail

Brokerage Account

Investment Objectives (in order of priority): Not Provided  
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit [www.etrade.com](http://www.etrade.com). The information presented on the statement should not be used for tax purposes.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. For more information regarding the Bank Deposit Program, go to [www.etrade.com/bdpdisclosure](http://www.etrade.com/bdpdisclosure). Interest from required Pattern Day Trader minimum equity amounts retained in Cash Balance Program.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %

STOCKS  
COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
Asset Class: Equities							
META MATERIALS INC (MMAT)	25,523.000	0.066	42,061.86	1,684.52	(40,377.33)		
Asset Class: Equities							

## EXHIBIT 2B

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Page 7 of 10

CLIENT STATEMENT | For the Period October 1 - December 31, 2023

Self-Directed Brokerage Account  
[REDACTED] 5-201GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

## Account Detail

STOCKS	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	99.85%	\$79,160.71	\$1,684.52	\$(40,377.33)	—	—
<b>TOTAL VALUE</b>	100.00%	\$79,160.71	\$1,687.06	\$(40,377.33)	—	—

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

## ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs	[REDACTED]	—	—	—	—	—
Stocks	—	\$1,684.52	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	[REDACTED]	\$1,684.52	—	—	—	—

## ACTIVITY

## CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
12/4	12/6	Bought	META MATERIALS INC	ACTED AS AGENT	2,650.000	0.0750	(198.75)
				UNSOLICITED TRADE			\$(198.74)

## NET CREDITS/(DEBITS)

Purchase and Sale transactions above may have received an average price execution. Details regarding the actual prices are available upon request.

## MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

**EXHIBIT 2B****E\*TRADE**  
from Morgan Stanley

Page 8 of 10

CLIENT STATEMENT | For the Period October 1 - December 31, 2023

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

## Account Detail

**MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY (CONTINUED)**

Activity Date	Activity Type	Description	Credits/(Debits)
NET ACTIVITY FOR PERIOD			\$(198.74)

**MESSAGES****Senior Investor Helpline**

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

**FINRA BrokerCheck**

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

**Important Information Regarding Your Account Summary**

The Account Summary section on this statement reflects information from the date your account was transferred to Morgan Stanley Smith Barney LLC or, if this is a new account, the date the account was opened. To view all historical data, (i.e., Realized Gain/(Loss) information) please visit [www.etrade.com/gainloss](http://www.etrade.com/gainloss).

**Important information about your 2023 tax reporting**

If your E\*TRADE account was transferred to Morgan Stanley Smith Barney LLC (MSSB) in 2023, you may receive multiple tax forms for 2023: tax forms for your original E\*TRADE account that reports all activity with E\*TRADE Securities LLC before the transfer date, and additional tax forms for your transferred account that reports all activity with MSSB after the transfer date. Please note, there may be a slight timing difference in the availability of the two forms. If your brokerage or stock plan account(s) do not meet the minimum IRS threshold for taxable activity, we'll post a notification under Documents > General Correspondence. For more information on what to expect, visit <https://us.etrade.com/tax-year-2023>.

Remember, if you also have a full service account with MSSB, you'll receive a separate tax form for that account, which will be available on Morgan Stanley Online. Only forms for your E\*TRADE account will be available in the Tax Center.

## EXHIBIT 2B

**EXTRADE**  
from Morgan Stanley

Page 9 of 10

## CLIENT STATEMENT

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

Self-Directed Brokerage Account  
5-201

## 2023 Recap of Cash Management Activity

We are pleased to enclose your Recap of Cash Management Activity. This section includes a summary of selected account activity for the preceding 12 months; including your electronic transfers, checking and card activity for the year (including ATM transactions, any automated payments and security transfers).

Information related to Income, Distributions, Purchases, Sales, and Redemptions will be provided to accounts subject to IRS reporting on Forms 1099 in the Consolidated Tax Package.

**For reportable account(s), we recommend that you wait for your IRS Form(s) 1099 before completing your tax returns.** This Recap is not a substitute for the official account statements that you have received from us throughout the year; and is for informational purposes only to provide you with a recap of your cash management activity. If there are any discrepancies between your account statement(s) and the information in this Recap, you should rely on the account statement(s) you have previously received.

## CASH RELATED ACTIVITY

OTHER CREDITS		Comments		Inflows/(Outflows)
Activity Date	Activity Type	Description		
9/1	Other Credits	BANK DEPOSIT PROGRAM		\$201.28
TOTAL OTHER CREDITS				\$201.28
TOTAL CASH RELATED ACTIVITY				\$201.28

## SECURITY TRANSFERS

Activity Date	Activity Type	Security (Symbol)	Comments	Quantity	Accrued Interest	Amount
9/1	Transfer into Account	META MATERIALS INC	Rec from ETS A/C 697-44338-1	22,873.000		5,567.29
TOTAL SECURITY TRANSFERS						\$5,567.29



EXHIBIT 2B

**EXTRADE**  
from Morgan Stanley

Page 10 of 10

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EXHIBIT 3B

CLIENT STATEMENT | For the Period January 1-31, 2024

STATEMENT FOR:  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

Beginning Total Value (as of 1/1/24)  
Ending Total Value (as of 1/31/24)  
*Includes Accrued Interest*

\$1,687.06  
\$942.46

Access Your Account Online At  
[www.etrade.com](http://www.etrade.com) or call 800-387-2331

Morgan Stanley Smith Barney LLC. Member SIPC.  
E\*TRADE is a business of Morgan Stanley.

#BWNJGWM

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
4715 MESQUITE MEADOW LN  
KATY TX 77494

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

# EXTRADE<sup>®</sup>

from Morgan Stanley

Page 2 of 8

## EXHIBIT 3B

CLIENT STATEMENT | For the Period January 1-31, 2024

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

### Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

### Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

### Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in the confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

**Important Information if You are a Margin Customer**(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in

exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

### Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

### Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

### Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

### Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to [www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle.

printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

### Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

### Equity Research Ratings Definitions and Global Investment Manager

#### Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

**Credit Ratings from Moody's Investors Service and Standard & Poor's**  
The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

**EXHIBIT 3B**

CLIENT STATEMENT | For the Period January 1-31, 2024

**EXTRADE**  
from Morgan Stanley

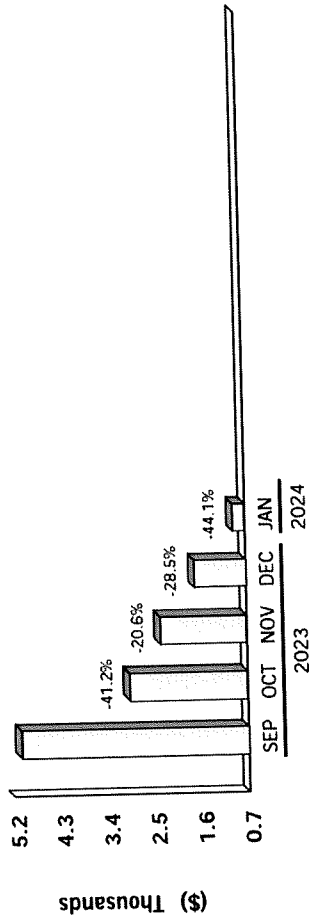
Page 3 of 8

Self-Directed Brokerage Account  
GREGORY A BALNOSHAN &  
CARLA D BALNOSHAN TEN COM**Account Summary****CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)**

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
<b>TOTAL BEGINNING VALUE</b>	<b>\$1,687.06</b>	<b>\$1,687.06</b>
Credits	—	—
Debits	(38.00)	(38.00)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>\$(38.00)</b>	<b>\$(38.00)</b>
<b>Change in Value</b>	<b>(706.60)</b>	<b>(706.60)</b>
<b>TOTAL ENDING VALUE</b>	<b>\$942.46</b>	<b>\$942.46</b>

**MARKET VALUE OVER TIME**

The below chart displays the most recent thirteen months of Market Value.

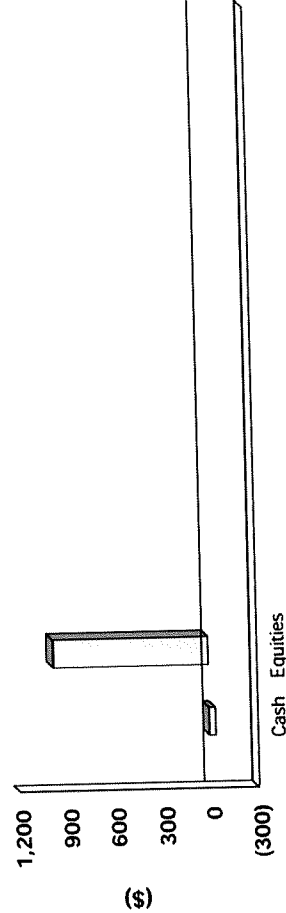


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

**ASSET ALLOCATION (includes accrued interest)**

	Market Value	Percentage
Cash	977.92	103.76
Equities	\$942.46	100.00%
<b>TOTAL VALUE</b>		

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



## EXHIBIT 3B

CLIENT STATEMENT | For the Period January 1-31, 2024

## Account Summary

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

## CASH FLOW

	Last Period (as of 12/31/23)	This Period (as of 1/31/24)
██████████	██████████	██████████
Stocks	1,684.52	977.92
<b>Total Assets</b>	<b>\$1,687.06</b>	<b>\$977.92</b>
Cash, BDP, MMFs (Debit)	—	(35.46)
<b>Total Liabilities (outstanding balance)</b>	<b>—</b>	<b>\$(35.46)</b>
<b>TOTAL VALUE</b>	<b>\$1,687.06</b>	<b>\$942.46</b>

## INCOME AND DISTRIBUTION SUMMARY

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
Income And Distributions	—	—
Tax-Exempt Income	—	—
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>—</b>	<b>—</b>

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

## CASH FLOW

	This Period (1/1/24-1/31/24)	This Year (1/1/24-1/31/24)
██████████	██████████	██████████
<b>Total Investment Related Activity</b>	<b>—</b>	<b>—</b>
Other Debits	(38.00)	(38.00)
<b>Total Cash Related Activity</b>	<b>\$(38.00)</b>	<b>\$(38.00)</b>
<b>Total Card/Check Activity</b>	<b>—</b>	<b>—</b>
<b>CLOSING CASH, BDP, MMFs</b>	<b>\$(35.46)</b>	<b>\$(35.46)</b>

## GAIN/(LOSS) SUMMARY

	Realized This Period (1/1/24-1/31/24)	Realized This Year (1/1/24-1/31/24)	Unrealized Inception to Date (as of 1/31/24)
Short-Term (Loss)	—	—	\$(3,334.62)
Long-Term (Loss)	—	—	(37,749.32)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>\$(41,083.94)</b>

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit [www.etrade.com](http://www.etrade.com).



EXHIBIT 3B

CLIENT STATEMENT | For the Period January 1-31, 2024

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Page 5 of 8

Self-Directed Brokerage Account  
5-201

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

Account Detail

Brokerage Account

Investment Objectives (in order of priority): Not Provided  
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis. b) does not include any reduction for applicable non-US withholding taxes. c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit [www.etrade.com](http://www.etrade.com). The information presented on the statement should not be used for tax purposes.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. For more information regarding the Bank Deposit Program, go to [www.etrade.com/bdpdisclosure](http://www.etrade.com/bdpdisclosure). Interest from required Pattern Day Trader minimum equity amounts retained in Cash Balance Program.

Description	Percentage of Holdings	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CASH, BDP, AND MMF's	(3.76)%							
STOCKS								
COMMON STOCKS								
Security Description								
Asset Class: Equities								

EXHIBIT 3B

**EXTRADE**  
from Morgan Stanley

Page 6 of 8

CLIENT STATEMENT | For the Period January 1-31, 2024

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

Account Detail

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
META MATERIALS INC NEW (MMAT)	256.000	3.820	42,061.86	977.92	(41,083.94)	—	—
Asset Class: <i>Equities</i>							
Percentage of Holdings							
103.76%			\$79,160.71	\$977.92	\$(41,083.94)	—	—

STOCKS

Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
100.00%	\$79,160.71	\$942.46	\$(41,083.94)	—	—

TOTAL VALUE

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Cash, BDP, MMFs (Debit)	\$(35.46)	—	—	—	—	—
Stocks	—	\$977.92	—	—	—	—
TOTAL ALLOCATION OF ASSETS	\$(35.46)	\$977.92	—	—	—	—

ACTIVITY

CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)
1/29		Service Fee	META MATERIALS INC	MANDATORY REORG FEE			\$(38.00)
							\$(38.00)

NET CREDITS/(DEBITS)

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)

**EXHIBIT 3B**

CLIENT STATEMENT | For the Period January 1-31, 2024

**E\*TRADE**  
from Morgan Stanley

Page 7 of 8

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

## Account Detail

**TRANSFERS, CORPORATE ACTIONS AND ADDITIONAL ACTIVITY****CORPORATE ACTIONS**

Activity Date	Activity Type	Description	Comments	Quantity
1/29	Exchange Delivered Out	META MATERIALS INC		(25,523.000)
1/29	Exchange Received In	META MATERIALS INC NEW		255,000
1/29	Exchange Received In	META MATERIALS INC NEW		1,000

**MESSAGES****Senior Investor Helpline**

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

**Important information about your 2023 tax reporting**

If your E\*TRADE account was transferred to Morgan Stanley Smith Barney LLC (MSSB) in 2023, you may receive multiple tax forms for 2023: tax forms for your original E\*TRADE account that reports all activity with E\*TRADE Securities LLC before the transfer date, and additional tax forms for your transferred account that reports all activity with MSSB after the transfer date. Please note, there may be a slight timing difference in the availability of the two forms. If your brokerage or stock plan account(s) do not meet the minimum IRS threshold for taxable activity, we'll post a notification under Documents > General Correspondence. For more information on what to expect, visit [www.etrade.com/taxyear2023](http://www.etrade.com/taxyear2023).

Remember, if you also have a full service account with MSSB, you'll receive a separate tax form for that account, which will be available on Morgan Stanley Online. Only forms for your E\*TRADE account will be available in the Tax Center.

EXHIBIT 3B

**EXTRADE**  
from Morgan Stanley

Page 8 of 8



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EXHIBIT 4B

CLIENT STATEMENT | For the Period July 1 - September 30, 2024

**EXTRADE**  
from Morgan Stanley

STATEMENT FOR:

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

Beginning Total Value (as of 7/1/24)  
Ending Total Value (as of 9/30/24)  
*Includes Accrued Interest*

\$975.10  
\$299.27

Access Your Account Online At  
[www.etrade.com](http://www.etrade.com) or call 800-387-2331

Morgan Stanley Smith Barney LLC, Member SIPC.  
E\*TRADE is a business of Morgan Stanley.

#BWNJGWM

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
4715 MESQUITE MEADOW LN  
KATY TX 77494

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD



# EXTRADE<sup>®</sup>

from Morgan Stanley

Page 2 of 8

## EXHIBIT 4B

CLIENT STATEMENT | For the Period July 1- September 30, 2024

## Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

### Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

### Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

### Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

### Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in the confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

**Important Information if You are a Margin Customer**(not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in

exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

### Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

### Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

### Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

### Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to [www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts).

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle,

printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

### Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

### Equity Research Ratings Definitions and Global Investment Manager

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

### Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022

**EXHIBIT 4B**

CLIENT STATEMENT | For the Period July 1- September 30, 2024

**EXTRADE**  
from Morgan Stanley

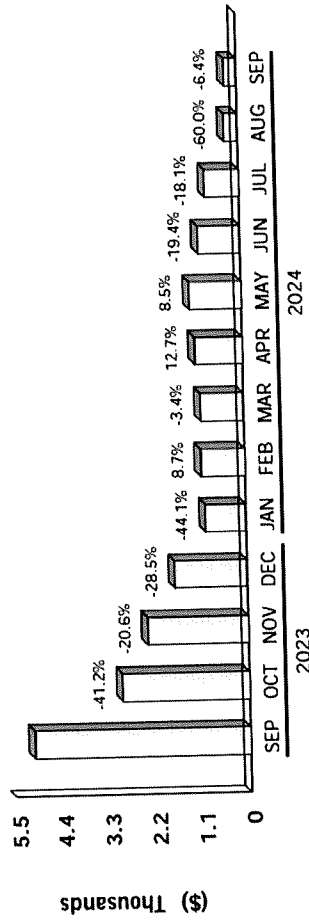
Page 3 of 8

Self-Directed Brokerage Account  
[REDACTED] 5-201GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM**Account Summary****CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)**

	This Period (7/1/24-9/30/24)	This Year (1/1/24-9/30/24)
<b>TOTAL BEGINNING VALUE</b>	<b>\$975.10</b>	<b>\$1,687.06</b>
Credits	—	300.00
Debits	—	(98.00)
Security Transfers	—	—
<b>Net Credits/Debits/Transfers</b>	<b>—</b>	<b>\$202.00</b>
<b>Change in Value</b>	<b>(675.83)</b>	<b>(1,589.79)</b>
<b>TOTAL ENDING VALUE</b>	<b>\$299.27</b>	<b>\$299.27</b>

**MARKET VALUE OVER TIME**

The below chart displays the most recent thirteen months of Market Value.

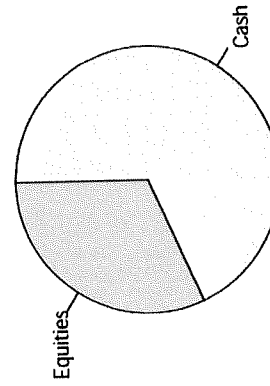


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

**ASSET ALLOCATION (includes accrued interest)**

	Market Value	Percentage
[REDACTED]	[REDACTED]	[REDACTED]
Equities	94.72	31.65
<b>TOTAL VALUE</b>	<b>\$299.27</b>	<b>100.00%</b>

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

**EXHIBIT 4B****EXTRADE**  
from Morgan Stanley

Page 4 of 8

CLIENT STATEMENT | For the Period July 1 - September 30, 2024

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

## Account Summary

## BALANCE SHEET (^ includes accrued interest)

	Last Period (as of 6/30/24)	This Period (as of 9/30/24)
Stocks	770.56	94.72
<b>Total Assets</b>	<b>\$975.10</b>	<b>\$299.27</b>
<b>Total Liabilities (outstanding balance)</b>	<b>—</b>	<b>—</b>
<b>TOTAL VALUE</b>	<b>\$975.10</b>	<b>\$299.27</b>

## INCOME AND DISTRIBUTION SUMMARY

	This Period (7/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Interest	\$0.01	\$0.01
<b>Income And Distributions</b>	<b>\$0.01</b>	<b>\$0.01</b>
<b>Tax-Exempt Income</b>	<b>—</b>	<b>—</b>
<b>TOTAL INCOME AND DISTRIBUTIONS</b>	<b>\$0.01</b>	<b>\$0.01</b>

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

## CASH FLOW

	This Period (7/1/24-9/30/24)	This Year (1/1/24-9/30/24)
Income and Distributions	0.01	0.01
<b>Total Investment Related Activity</b>	<b>\$0.01</b>	<b>\$0.01</b>
Electronic Transfers-Credits	—	300.00
Electronic Transfers-Debits	—	(60.00)
Other Debits	—	(38.00)
<b>Total Card/Check Activity</b>	<b>—</b>	<b>—</b>

## GAIN/(LOSS) SUMMARY

	Realized This Period (7/1/24-9/30/24)	Realized This Year (1/1/24-9/30/24)	Unrealized Inception to Date (as of 9/30/24)
Short-Term (Loss)	—	—	\$(188.92)
Long-Term (Loss)	—	—	(41,778.23)
<b>TOTAL GAIN/(LOSS)</b>	<b>—</b>	<b>—</b>	<b>\$(41,967.15)</b>

The Gain/(Loss) Summary, which may be subsequently adjusted, is provided for informational purposes and should not be used for tax preparation. For additional detail, please visit [www.etrade.com](http://www.etrade.com).

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from Morgan Stanley

Page 5 of 8

EXHIBIT 4B

CLIENT STATEMENT | For the Period July 1- September 30, 2024

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201

Account Detail

Brokerage Account

Investment Objectives (in order of priority): Not Provided  
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual Income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period.

For additional information related to Unrealized and Realized Gain/(Loss) and tax lot details, including cost basis, please visit [www.etrade.com](http://www.etrade.com). The information presented on the statement should not be used for tax purposes.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to [www.etrade.com/bdpdisclosure](http://www.etrade.com/bdpdisclosure). Cash and interest from required Pattern Day Trader minimum equity amounts are retained in Cash Balance Program.

Description	Market Value	7-Day Current Yield %	Est Ann Income	APY %

Percentage of Holdings	Market Value	Est Ann Income
68.35%		

CASH, BDP, AND MMF's

STOCKS

COMMON STOCKS

Security Description	Quantity	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
META MATERIALS INC NEW (MMATQ)	256,000	\$0.370	\$42,061.86	\$94.72	\$(41,967.15)		

Asset Class: Equities



**EXHIBIT 4B**

CLIENT STATEMENT | For the Period July 1 - September 30, 2024

**EXTRADE**  
from Morgan Stanley

Page 6 of 8

## Account Detail

Self-Directed Brokerage Account  
5-201GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

STOCKS	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	31.65%	\$42,061.86	\$94.72	\$(41,967.15)	—	—

TOTAL VALUE	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	100.00%	\$42,061.86	\$299.27	\$(41,967.15)	\$0.02	0.01%

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

## ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Structured Investments	Other
Stocks	—	\$94.72	—	—	—	—
<b>TOTAL ALLOCATION OF ASSETS</b>	<b>\$204.55</b>	<b>\$94.72</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

## ACTIVITY

## CASH FLOW ACTIVITY BY DATE

Activity Date	Settlement Date	Activity Type	Description	Comments	Quantity	Price	Credits/(Debits)

## MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

Activity Date	Activity Type	Description	Credits/(Debits)

## MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.



**EXHIBIT 4B****EXTRADE<sup>®</sup>**

from Morgan Stanley

Page 7 of 8

CLIENT STATEMENT | For the Period July 1- September 30, 2024

Self-Directed Brokerage Account  
GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM  
5-201**Account Detail****FINRA BrokerCheck**

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is [www.finra.org](http://www.finra.org). An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

**Tips on Protecting Yourself from Fraudulent Account Activity**

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

**Financial Disclosure Statement (in millions of dollars):**

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of \$5.420 which exceeded the Securities and Exchange Commission's minimum requirement by \$4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: <https://www.morganstanley.com/about-us-ir/subsidiaries>, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

**FINRA RULE 2266 - SIPC INFORMATION**

SIPC, including the SIPC brochure, by contacting SIPC at [www.sipc.org](http://www.sipc.org) or calling 1-202-371-8300. Customers may obtain information about SIPC and Other Coverage.

Morgan Stanley also maintains additional insurance with an aggregate firmwide limit of \$1 billion. For additional information about Morgan Stanley's excess of SIPC protection, please go to [www.etrade.com/ai](http://www.etrade.com/ai).

Please note that money market mutual fund balances are securities, not cash. As with other securities investments, the market risks associated with investing and any losses resulting therefrom are not covered by SIPC or the additional protection.

**FINRA RULE 2267 - BROKERCHECK**

FINRA's BrokerCheck allows investors to learn about the professional background, business practices, and conduct of FINRA member firms and their brokers. Records of securities professionals currently associated with a member and persons who have been associated with a member within the last two years are available to the public through BrokerCheck. Information is also available for FINRA-registered securities firms. Information is free to private investors for personal use. The telephone number of BrokerCheck is 1-800-289-9999. For more information about FINRA, visit [www.finra.org](http://www.finra.org). An investor brochure describing the BrokerCheck program is also available on request or at <https://brokercheck.finra.org/>

**MSRB Notice**

This notification is provided pursuant to Municipal Securities Rulemaking Board ("MSRB") Rule G-10 to inform you that (i) Morgan Stanley is registered with the MSRB and the Securities and Exchange Commission (SEC), (ii) information concerning the municipal market can be found at [www.msrb.org](http://www.msrb.org), and (iii) a brochure that describes the protections available under MSRB rules and how to file a complaint with an appropriate regulatory authority is available on the MSRB website.

**SEA RULE 606 - NOTICE OF AVAILABILITY OF ORDER ROUTING INFORMATION**

Morgan Stanley prepares quarterly reports describing its order routing practices for nondirected orders routed to a particular venue for execution. These reports are publicly available at [www.etrade.com](http://www.etrade.com). Morgan Stanley will furnish a written copy of the quarterly report on request. In addition, Morgan Stanley will provide on request more-detailed information related to the routing of any order in the six months prior to the request, including the identity of the venue to which the customer's orders were routed for execution, whether the orders were directed or nondirected orders, and the time of any transactions that resulted from such orders.

**SEA RULE 607 - PAYMENT FOR ORDER FLOW DISCLOSURE**

Morgan Stanley takes a number of factors into consideration in determining where to route customers' orders, including the speed of execution, price improvement opportunities (executions at prices superior to the then prevailing inside market), automatic execution guarantees, the availability of efficient and reliable order-handling systems, the level of service provided, the cost of executing orders, and whether it will receive remuneration from particular broker-dealers and market centers for routing customer orders to them for execution. Morgan Stanley receives remuneration, generally in the form of cash payments and rebates, from particular broker-dealers and market centers for directing customer orders in securities to them for execution.

**EXHIBIT 4B**

**CLIENT STATEMENT** | For the Period July 1- September 30, 2024

**EXTRADE**  
from Morgan Stanley

Page 8 of 8

Self-Directed Brokerage Account  
5-201

GREGORY A BALNOSCHAN &  
CARLA D BALNOSCHAN TEN COM

## Account Detail

### FINRA RULE 4340 - CALLABLE SECURITIES

When a security is subject to a partial redemption by the issuer, the issuer notifies Morgan Stanley, via a central industry depository, of the number of units for the specific security to be redeemed. Upon receipt of the issuer's notification of a mandatory redemption, Morgan Stanley determines the favorability of the redemption based on the current market price versus the call price. When the redemption of the callable security is made on terms that are favorable to the called parties, Morgan Stanley does not include any firm or employee accounts in the pool of securities eligible to be called until all other customer's positions in such securities have been called. When the redemption is made on terms that are unfavorable to the called parties, Morgan Stanley does not exclude firm or employee accounts from the pool of the securities eligible to be called.

Once the favorability of the redemption has been determined, Morgan Stanley uses a random process designated to allocate called securities on a fair and impartial basis. The lottery process is based on a mathematical formula that determines the accounts that will be selected and the number of securities in the account that will be redeemed.

As a result of the call, you may be left with a position either below the minimum denomination of the security or in an amount that is not an authorized denomination of the security. Such a position may have less, limited or no liquidity depending on the type of security, issuer, size of position or other factors.

As required under FINRA 4340 - "Callable Securities," Morgan Stanley is providing our customers with a link to the firm's allocation procedures related to callable securities located on the Morgan Stanley website: [www.morganstanley.com/about-us/ir/finra](http://www.morganstanley.com/about-us/ir/finra). Additionally, a hard copy of the allocation procedures will be provided to customers upon request.

### FINRA RULE 2264 - MARGIN DISCLOSURE

Morgan Stanley Smith Barney LLC ("Morgan Stanley") is furnishing this information to you to provide some basic facts about purchasing securities on margin. Securities purchased on margin are Morgan Stanley's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, Morgan Stanley can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with Morgan Stanley, to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin.

These risks include the following:

- You can lose more funds than you deposit in the margin account.
- Morgan Stanley can force the sale of securities or other assets in your account(s).
- Morgan Stanley can sell your securities or other assets without contacting you.
- If Morgan Stanley takes action to meet a margin call on your behalf, you will not have the ability to choose which securities are liquidated.
- Morgan Stanley can increase your "house" maintenance margin requirements at any time and is not required to provide you advance written notice.
- Morgan Stanley may change margin requirements at any time without prior notice and call for additional collateral, including without limitation on an intraday basis.
- You are not entitled to an extension of time on a margin call.